

IN THE CLAIMS

1. (currently amended) A method for offering and managing ~~[[a]]~~ at least one deal process between a business entity and a customer using a server system coupled to a database and in communication with a client system and having a plurality of users, the server associated with ~~[[a]]~~ the business entity, the business entity engaged in a business of offering at least one of products and services to prospective customers, said method comprising the steps of:

prompting ~~a user~~ an administrator associated with the business entity to create a business profile at the server system for storing within the database, the business profile includes permissions granted to each user of the plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database;

identifying at least one prospective customer of the business entity;

creating at least one of a web page and a portal customized for attracting the at least one identified prospective customer to ~~[[a]]~~ at least one deal proposed by the business entity including purchasing at least one of a product and service offered by the business entity, the at least one proposed deal is specifically targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity, wherein the at least one customized web page and portal stored within the database;

~~accessing~~ offering the at least one proposed deal to the identified prospective customer ~~the server system by the prospective customer~~ by displaying on the client system the at least one of the web page and portal customized for attracting the prospective customer to the at least one proposed deal;

prompting a permissioned user associated with the business entity to create a deal and a deal library at the server system after the prospective customer has ~~accessed the server system~~ and selected ~~[[a]]~~ the at least one proposed deal, wherein the deal library for each selected deal includes an organizational structure for storing information therein that is automatically created

based on the type of deal selected, and includes at least one default template automatically stored therein that is based upon the type of deal selected;

designating the prospective customer that selected the at least one proposed deal as [[a]] the customer of the business entity within the server system, [[the]] each deal created at the server representing a financial transaction between the customer and the business entity, [[the]] each deal library representing a portion of the database for storing documents created as part of the financial transaction;

assigning members to a deal team for [[the]] each deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal;

assigning the customer to the deal team for each selected deal and ~~enabling a user associated with the business entity to grant~~ granting permissions to the customer for accessing specific documents stored in the deal library corresponding with [[the]] each selected deal ~~for the customer and other information stored in the database;~~

assigning at the server system tasks and milestones to be performed by the deal team members for completing [[the]] each deal;

notifying the deal team members of the assigned tasks to be performed and milestones;

tracking each task and milestone for completing [[the]] each deal; and

enabling the customer to monitor the progress of [[the]] each assigned deal by displaying on the client system a status of [[the]] each assigned deal ~~including the tasks and milestones associated with the deal.~~

2. (original) A method according to Claim 1 wherein said step of prompting a user to create a business profile further comprises the step of prompting a user to establish user accounts with authority levels of at least one of user, manager, and administrator.

3. (original) A method according to Claim 2 wherein said step of prompting a user to create a business profile further comprises the step of prompting an administrator to set up a structure of divisions and sub-divisions for the business.

4. (canceled)

5. (previously presented) A method according to Claim 1 wherein said step of accessing the server system by the prospective customer further comprises accessing the server system by the prospective customer by displaying on the client system a personalized web page including at least one of an originator page, a prospect page, an intermediary page and a customer page, the personalized web page is created by the business entity and is personalized for the identified prospective customer.

6. (previously presented) A method according to Claim 1 wherein said step of accessing the server system by the prospective customer further comprises accessing the server system by the prospective customer by displaying on the client system a personalized portal that prompts the prospective customer to create at least one of a work group, a my profile and a user profile.

7. (original) A method according to Claim 1 wherein said step of prompting a user to create a deal further comprises the step of prompting a user to create at least one of a deal summary, a deal timeline, a deal menu, a deal workspace, a deal discussions area, a deal library and a deal profile.

8. (previously presented) A method according to Claim 7 further comprising the step of creating a briefing page, including channels for both users associated with the business entity and users not associated with the business entity.

9. (original) A method according to Claim 1 wherein said step of prompting a user to create a deal further comprises the step of building a library for the deal.

10. (previously presented) A method according to Claim 1 wherein said step of notifying the deal team members further comprises the step of providing a deal status to deal team members.

11. (previously presented) A method according to Claim 1 wherein said step of notifying the deal team members further comprises the step of prompting a user for feedback.

12. (previously presented) A method according to Claim 1 wherein said step of notifying the deal team members further comprises the step of providing capability for at least one of a search of profiles of deal team members, a search across all businesses and a deal search, search results in a format specified by the user.

13. (previously presented) A method according to Claim 1 wherein said step of notifying the deal team members further comprises the step of prompting a user to create or modify at least one of task templates for the deal and library templates for the deal.

14. (original) A method according to Claim 1 wherein said step of prompting a user to create a deal further comprises the step of prompting a user to create a customer company profile.

15. (previously presented) A method according to Claim 1 further comprising prompting a user associated with the business entity to create or modify an index card used to track information regarding files uploaded and downloaded from a library of files stored within the database and assigned to the deal.

16. (currently amended) A system comprising:

at least one computer configured as a server associated with a business entity engaged in a business of offering at least one of products and services to prospective customers, said server coupled to a database for storing business profiles, libraries and templates; and

at least one client system connected to said server through a network, said server configured to:

prompt ~~a user~~ an administrator associated with the business entity to create a business profile, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database;

identify at least one prospective customer of the business entity;

create at least one of a web page and a portal customized for attracting the at least one identified prospective customer to [[a]] at least one deal proposed by the business entity including purchasing at least one of a product and service offered by the business entity, the proposed deal is specifically targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity, wherein the at least one customized web page and portal stored within the database;

offer the at least one proposed deal to the identified prospective customer by display displaying on the at least one client system for the prospective customer the at least one of the web page and portal customized for attracting the prospective customer to the at least one proposed deal;

prompt a permissioned user associated with the business entity to create a deal and a deal library after the prospective customer has selected [[a]] the at least one proposed deal, wherein the deal library for each selected deal includes an organizational structure for storing information therein that is automatically created based on the type of deal selected, and includes at least one default template automatically stored therein that is based upon the type of deal selected;

designate the prospective customer that selected the at least one proposed deal as [[a]] the customer of the business entity, [[the]] each deal created at the server representing a financial transaction between the customer and the business entity, [[the]] each deal library representing a portion of the database for storing documents created as part of the financial transaction;

assign members to a deal team for [[the]] each deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal;

assign the customer to the deal team for each selected deal and ~~enable a user associated with the business entity to~~ grant permissions to the customer for accessing specific documents stored in the deal library corresponding with [[the]] each selected deal ~~for the customer and other information stored in the database;~~

prompt a user to assign tasks and milestones to be performed by the deal team members for completing [[the]] each deal, the tasks and milestones are entered using templates stored within the database;

notify the deal team members of the assigned tasks to be performed and milestones accomplished;

track each task and milestone for completing [[the]] each deal and

enable the customer to monitor the progress of [[the]] each assigned deal by displaying on the client system a status of [[the]] each assigned deal ~~including the tasks and milestones associated with the deal.~~

17. (original) A system according to Claim 16 wherein said server is configured with user accounts with authority levels of at least one of user, manager, and administrator.

18. (original) A system according to Claim 16 wherein said server is configured with a business structure of divisions and sub-divisions for the business.

19. (canceled)

20. (previously presented) A system according to Claim 16 wherein said server is configured to provide a prospective customer access by displaying on the at least one client

system personalized web pages including at least one of a deal originator page, a prospect page, an intermediary page and a customer page.

21. (previously presented) A system according to Claim 16 wherein said portal comprises an interface to at least one of a work group, a my profile and a user profile.

22. (original) A system according to Claim 16 wherein said server is configured with at least one of a deal summary, a deal timeline, a deal menu, a deal workspace, a deal discussions area, a deal library and a deal profile.

23. (previously presented) A system according to Claim 16 wherein said server is configured with a briefing page, including channels for both business entity users and non-business entity users.

24. (original) A system according to Claim 16 wherein said server is configured to assign tasks for members of the deal team.

25. (original) A system according to Claim 16 wherein said server is configured to provide deal team members with a deal status.

26. (original) A system according to Claim 16 wherein said server is configured to prompt a user for feedback.

27. (original) A system according to Claim 16 wherein said server is configured with a search capability for at least one of searching profiles of deal team members, searching across all businesses within a multiple business company, and deal searching.

28. (original) A system according to Claim 27 wherein said server is configured to provide search results in a format specified by a user.

29. (original) A system according to Claim 16 wherein said server is configured for at least one of prompting a user to create and modify task templates including milestones and tasks for the deal and prompting a user to create and modify library templates for the deal.

30. (previously presented) A system according to Claim 16 wherein said server comprises an index card functionality for tracking information associated with files uploaded and downloaded from a library of files stored within the database and assigned to the deal.

31. (currently amended) Apparatus comprising:

means for ~~a user~~ an administrator associated with a business entity to create business profiles, the business entity engaged in a business of offering at least one of products and services to prospective customers, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database;

means for identifying at least one prospective customer of the business entity;

means for storing records of identified prospective customers within the database;

means for creating at least one of a web page and a portal customized for attracting the at least one identified prospective customer to ~~[[a]]~~ at least one deal proposed by the business entity including purchasing at least one of a product and service offered by the business entity, the at least one proposed deal is specifically targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity, wherein the at least one customized web page and portal stored within the database;

means for ~~providing access to the database for the~~ offering the at least one proposed deal to the identified prospective customer by displaying on a client system the at least one of the web page and portal customized for attracting the prospective customer to the proposed deal;

means for prompting a permissioned user associated with the business entity to create a deal and a deal library for each selected proposed deal after the prospective customer has selected ~~[[a]]~~ the at least one proposed deal, wherein the deal library for each selected deal includes an organizational structure for storing information therein that is automatically created



based on the type of deal selected, and includes at least one default template automatically stored therein that is based upon the type of deal selected;

means for designating the prospective customer that selected the at least one proposed deal as ~~[[a]]~~ the customer of the business entity, ~~[[the]]~~ each deal created representing a financial transaction between the customer and the business entity, ~~[[the]]~~ each deal library representing a portion of the database for storing documents created as part of the financial transaction;

means for assigning members to a deal team for ~~[[the]]~~ each deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal;

means for assigning the customer to the deal team for each selected deal and ~~enabling a user associated with the business entity to grant~~ granting permissions to the customer for accessing specific documents stored in the deal library corresponding with ~~[[the]]~~ each selected deal for the customer and other information stored in the database;

means for assigning tasks and milestones to be performed by the deal team members for completing ~~[[the]]~~ each deal;

means for notifying the deal team members of the assigned tasks to be performed and milestones;

means for tracking each task and milestone for completing ~~[[the]]~~ each deal; and

means for enabling the customer to monitor the progress of ~~[[the]]~~ each assigned deal by displaying on the client system a status of ~~[[the]]~~ each assigned deal ~~including the tasks and milestones associated with the deal.~~

32. (original) Apparatus according to Claim 31 wherein said means for a user to create business profiles comprises means to set up and maintain user accounts with authority levels of at least one of user, manager, and administrator.

33. (original) Apparatus according to Claim 31 wherein said means for a user to create business profiles comprises means to maintain a structure for the business, including creation and modification of divisions and sub-divisions for the business.

34. (previously presented) Apparatus according to Claim 31 further comprising means for creating at least one of user accounts for the prospective customers through a personal portal or personalized web pages.

35. (original) Apparatus according to Claim 31 further comprising means for creating and storing at least one of a deal originator page, a prospect page and a customer page.

36. (original) Apparatus according to Claim 31 further comprising means for creating and storing at least one of a work group, a my profile, a user profile and a customer company profile.

37. (original) Apparatus according to Claim 31 further comprising means for creating and storing a deal, including least one of a deal summary, a deal workgroup, a deal timeline, a deal menu, a deal workspace, a deal discussions area, a deal library, a deal profile, a deal status and a briefing page.

38. (original) Apparatus according to Claim 37 further comprising means for creating and storing milestones and tasks for members of a deal team.

39. (original) Apparatus according to Claim 37 further comprising means for creating and storing user feedback.

40. (original) Apparatus according to Claim 37 further comprising means for searching profiles of deal team members and searching across all businesses within a multiple business company.

41. (original) Apparatus according to Claim 37 further comprising means for searching within the deal and providing search results in a format specified by the user.

42. (previously presented) Apparatus according to Claim 37 further comprising means for at least one of creating and modifying and task templates for a deal, creating and modifying library templates for a deal and creating and modifying an index card functionality for tracking information on associated with files uploaded and downloaded from a library of files stored within the database and assigned to the deal.

43.-47. (canceled)

48. (currently amended) A method for initiating a deal transaction between a business entity and at least one customer using a server system coupled to a database and in communication with a client system, the client system having a user interface, the server associated with a business entity engaged in a business of offering at least one of products and services to prospective customers, said method comprising the steps of:

prompting ~~a user~~ an administrator associated with the business entity to create a business profile at the server system for storing within the database, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database;

identifying at least one prospective customer of the business entity;

creating at least one of a web page and a portal customized for attracting the at least one identified prospective customer to ~~[[a]]~~ at least one deal proposed by the business entity including purchasing at least one of a product and service offered by the business entity, the at least one proposed deal is specifically targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity, wherein the at least one customized web page and portal stored within the database;

~~accessing offering the proposed deal to the identified prospective customer the server system by the prospective customer~~ by displaying on the user interface of the client system the at least one of the web page and portal customized for attracting the prospective customer to the at least one proposed deal;

prompting a permissioned user associated with the business entity to create a deal and a deal library at the server system after the prospective customer has ~~accessed the server system~~ and selected ~~[[a]]~~ the at least one proposed deal, the deal library for each selected deal including an organizational structure for storing information therein that is automatically created based on the type of deal selected, and includes at least one default template automatically stored therein that is based upon the type of deal selected;

designating the prospective customer that selected the at least one proposed deal as ~~[[a]]~~ the customer of the business entity within the server system, ~~[[the]]~~ each deal created at the server representing a financial transaction between the customer and the business entity, ~~[[the]]~~ each deal library representing a portion of the database for storing documents created as part of the financial transaction;

assigning members to a deal team for ~~[[the]]~~ each deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal;

displaying a library template for each deal downloaded from the server system for prompting a user associated with the business entity for each deal to organize documents associated with ~~[[the]]~~ each deal within the corresponding deal library stored in the database;

assigning the customer to the deal team for each selected deal and ~~enabling a user associated with the business entity to grant~~ granting permissions to the customer for accessing specific documents stored in the deal library corresponding with ~~[[the]]~~ each selected deal ~~for the customer and other information stored in the database including specific documents stored within the deal library;~~

assigning at the server system tasks and milestones to be performed by the deal team members for completing ~~[[the]]~~ each deal;

notifying the deal team members of the assigned tasks to be performed and milestones;

tracking each task and milestone for completing [[the]] each deal; and

enabling the customer to monitor the progress of [[the]] each assigned deal by displaying on the client system a status of [[the]] each assigned deal ~~including the tasks and milestones associated with the deal.~~

49. (original) A method according to Claim 48 wherein said user interface comprises at least one of a personalized user portal and a prospecting web page.

50. (canceled)

51. (previously presented) A method according to Claim 48 wherein said step of prompting a user associated with the business entity to create a deal at the server system further comprises the step of enabling a user associated with the business entity to define at least one of a library template and a task template, including milestones and tasks for use in a plurality of deals to provide a consistent approach to all deals associated with the business entity.

52. (previously presented) A method according to Claim 48 wherein said step of prompting a user associated with the business entity to create a deal further comprises the step of causing a deal discussion area to be created.

53. (original) A method according to Claim 49 wherein said prospecting web page comprises one of an originator page, a prospect page, an intermediary page and a customer page.

54. (canceled) ~~A method according to Claim 48 wherein said step of assigning members to a deal team further comprises the step of causing a user profile pop-up window to be displayed.~~

55.-60. (canceled)

61. (currently amended) A computer program embodied on a computer-readable medium for managing a deal process between a business entity and a prospective customer, the business entity engaged in a business of offering at least one of products and services to

prospective customers, said program comprising at least one code segment that receives information and then:

prompts ~~a user~~ an administrator associated with the business entity to create a business profile for storing within a database, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying accessing information stored within the database;

identifies at least one prospective customer of the business entity;

creates at least one of a web page and a portal customized for attracting the at least one identified prospective customer to [[a]] at least one deal proposed by the business entity including purchasing at least one of a product and service offered by the business entity, the at least one proposed deal is specifically targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity, wherein the at least one customized web page and portal stored within the database;

offers the at least one proposed deal to the identified prospective customer by displays displaying for [[a]] the prospective customer the at least one of the web page and portal customized for attracting the prospective customer to the at least one proposed deal;

prompts a permissioned user associated with the business entity to create a deal and a deal library after the prospective customer has selected [[a]] the at least one proposed deal, the deal library for each selected deal including an organizational structure for storing information therein that is automatically created based on the type of deal selected, and includes at least one default template that is automatically stored therein and based upon the type of deal selected;

designates the prospective customer that selected the at least one proposed deal as [[a]] the customer of the business entity, [[the]] each deal created at the server representing a financial transaction between the customer and the business entity, [[the]] each deal library representing a portion of the database for storing documents created as part of the financial transaction;

assigns members to a deal team for ~~[[the]]~~ each deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal;

assigns the customer to the deal team for each selected deal and ~~enabling a user associated with the business entity to grant~~ grants permissions to the customer for accessing specific documents stored in the deal library corresponding with ~~[[the]]~~ each selected deal ~~for the customer and other information stored in the database;~~

assigns tasks and milestones to be performed by the deal team members for completing ~~[[the]]~~ each deal;

notifies the deal team members of the assigned tasks to be performed and milestones;

tracks each task and milestone for completing ~~[[the]]~~ each deal; and

enables the customer to monitor the progress of ~~[[the]]~~ each assigned deal by displaying on the client system a status of ~~[[the]]~~ each assigned deal ~~including the tasks and milestones associated with the deal.~~

62. (previously presented) A computer program according to Claim 61 further comprising a code segment that displays for a prospective customer at least one of a web page and a portal customized for attracting the prospective customer wherein the web page comprises a web page customized for the prospective customer and the portal comprises a portal customized for the prospective customer.

63. (previously presented) A computer program according to Claim 61 further comprising a code segment that prompts a user to select at least one of a library template and a task template, including milestones and tasks, for the deal.

64. (previously presented) A computer program according to Claim 61 further comprising a code segment that provides a deal discussion area for the deal.

65. (previously presented) A computer program according to Claim 62 further comprising a code segment that displays for a prospective customer at least one of a web page and a portal customized for attracting the prospective customer wherein the web page comprises a record of at least one of an originator page, a prospect page, an intermediary page and a customer page.

66. (canceled)

67. (currently amended) A computer for managing a deal process between a business entity and a prospective customer, the computer coupled to a database, the business entity engaged in a business of offering at least one of products and services to prospective customers, the computer programmed to:

prompt ~~a user~~ an administrator associated with the business entity to create a business profile for storing within the database, the business profile includes permissions granted to each user of a plurality of users associated with the business entity for at least one of accessing, creating, and modifying information stored within the database;

identify at least one prospective customer of the business entity;

create at least one of a web page and a portal customized for attracting the at least one identified prospective customer to ~~[[a]]~~ at least one deal proposed by the business entity including purchasing at least one of a product and service offered by the business entity, the at least one proposed deal is specifically targeted by the business entity to the identified prospective customer and includes at least one of a loan, a lease, an equity stake, and a common equity, wherein the at least one customized web page and portal stored within the database;

offering the at least one proposed deal to the identified prospective customer display by displaying for the prospective customer the at least one of the web page and portal customized for attracting the prospective customer to the at least one proposed deal;



prompt a permissioned user associated with the business entity to create a deal and a deal library after the prospective customer has selected [[a]] the at least one proposed deal, wherein the deal library for each selected deal includes an organizational structure for storing information based therein that is automatically created based on the type of deal selected, and includes at least one default template that is automatically stored therein and based upon the type of deal selected;

designate the prospective customer that selected the at least one proposed deal as [[a]] the customer of the business entity, [[the]] each deal created at the server representing a financial transaction between the customer and the business entity, [[the]] each deal library representing a portion of the database for storing documents created as part of the financial transaction;

assign members to a deal team for [[the]] each deal between the business entity and the customer, the deal team members include users associated with the business entity who will perform tasks for completing the deal;

assign the customer to the deal team for each selected deal and ~~enable a user associated with the business entity to~~ grant permissions to the customer for accessing specific documents stored in the deal library corresponding with [[the]] each selected deal ~~for the customer and other information stored in the database;~~

assign tasks and milestones to be performed by the deal team members for completing [[the]] each deal;

notify the deal team members of the assigned tasks to be performed and milestones;

track each task and milestone for completing [[the]] each deal; and

enable the customer to monitor the progress of [[the]] each assigned deal by displaying on the client system a status of [[the]] each assigned deal ~~including the tasks and milestones associated with the deal.~~

68. (previously presented) A computer according to Claim 67 further programmed to display a computer generated screen of at least one of an originator page, a prospect page, a customer page and an intermediary page.

69. (previously presented) A computer according to Claim 67 further programmed to display a computer generated screen including a selectable link to at least one of a message center, a company tools and tours screen, a case studies screen, a spotlight feature screen and a resources screen.

70. (previously presented) A computer according to Claim 67 programmed to generate a home page activity report page indicating which prospective customers are accessing the prospect web pages, how often the page is accessed, and which tools are being accessed.

71.-74. (canceled)

75. (previously presented) A method according to Claim 1 wherein said step of assigning the customer to the deal team further comprises:

storing documents associated with the deal in a library within the database specifically assigned to the deal; and

enabling a user associated with the business entity to grant permissions to the customer for accessing specific documents stored within the deal library such that the customer can monitor the progress of the deal.

76. (previously presented) A system according to Claim 16 wherein the server is further configured to:

store documents associated with the deal in a library within the database specifically assigned to the deal; and

enable a user associated with the business entity to grant permissions to the customer for accessing specific documents stored within the deal library such that the customer can view documents generated as part of the deal.

77. (previously presented) Apparatus according to Claim 31 wherein said means for assigning the customer to the deal team further comprises:

means for storing documents associated with the deal in a library within the database specifically assigned to the deal; and

means for enabling a user associated with the business entity to grant permissions to the customer for accessing specific documents stored within the deal library such that the customer can monitor the progress of the deal.

78. (previously presented) A computer program according to Claim 61 further comprising a code segment that:

stores documents associated with the deal in a library within the database specifically assigned to the deal; and

enables a user associated with the business entity to grant permissions to the customer for accessing specific documents stored within the deal library such that the customer can view documents generated as part of the deal.

79. (new) A method according to Claim 1 said method further comprising the step of updating the at least one of the web page and portal associated with the customer based on information stored in the database and obtained from completing a prior deal for the customer.

80. (new) A system according to Claim 16 wherein the server is further configured to: update the at least one of the web page and portal associated with the customer based on information stored in the database and obtained from completing a prior deal for the customer.

81. (new) Apparatus according to Claim 31 wherein said apparatus further comprising a means for updating the at least one of the web page and portal associated with the customer based on information stored in the database and obtained from completing a prior deal for the customer.

82. (new) A computer program according to Claim 61 further comprising a code segment that updates the at least one of the web page and portal associated with the customer based on information stored in the database and obtained from completing a prior deal for the customer..

83. (new) A method according to Claim 48 said method further comprising the step of updating the at least one of the web page and portal associated with the customer based on information stored in the database and obtained from completing a prior deal for the customer.

84. (new) A computer for managing a deal process according to Claim 67 wherein the computer is further programmed to update the at least one of the web page and portal associated with the customer based on information stored in the database and obtained from completing a prior deal for the customer.